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DATE: 11/4/2005

Number of Pages to Follow (including cover sheet): 16

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Examiner: Tieu, Binh Kien

Group Art Unit: 2643

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Docket No. AUS92001844US1 Serial No. 10/022,165 Atty: AJPApplicant: BROWN ET AL

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<u>X</u> Amendment	_____ Notice of Appeal
_____ Amendment AF	_____ Appeal Brief (3 copies)
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_____ IDS Statement	_____ Change of Address
_____ Other _____	

Deposit Acct. No. 09-0447

Fees: Amendment \_\_\_\_\_ Notice of Appeal \_\_\_\_\_ Appeal Brief \_\_\_\_\_ Other \_\_\_\_\_

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PTO/SB/21 (09-04)

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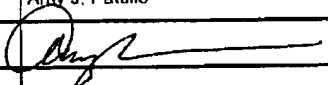
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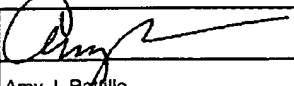
<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	10/022,165
	Filing Date	12/17/2001
	First Named Inventor	Michael Wayne Brown
	Art Unit	2643
	Examiner Name	Tieu, Binh Kien
	Attorney Docket Number	AUS920010844US1
Total Number of Pages in This Submission		

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement  <input type="checkbox"/> Certified Copy of Priority Document(s) <input checked="" type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
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Firm Name	Amy J. Pattillo		
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of  
Michael Wayne Brown et al.  
Serial No: 10/022,165  
Filed: 12/17/2001

Title: PROVIDING ACCOUNT USAGE  
FRAUD PROTECTION

Docket Number: AUS920010844US1

Before Examiner:  
BINH TIEU  
Group Art Unit: 2643

IBM Corporation  
c/o Amy J. Pattillo  
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I hereby certify that this correspondence is being transmitted via facsimile to the United States Patent Office at facsimile number 571-273-8300 on November 4, 2005 by Amy J. Pattillo.

  
Amy J. Pattillo

11/4/05  
Date

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10/022,165  
Atty Docket: AUS920010844US1

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#### **A. INTRODUCTORY COMMENTS**

Responsive to the Office Action of October 5, 2005 with a 1 month shortened statutory period for reply, please amend the above-identified application as follows.

Amendments to the Claims begin on page 3.

Arguments begin on page 12.

10/022,165  
Atty Docket: AUS920010844US1

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